

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Monica Michelin

Debtor(s)

Case No. 17 B 20836

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/13/2017.
- 2) The plan was confirmed on 12/04/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/02/2018.
- 5) The case was Dismissed on 02/12/2018.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,256.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,256.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,109.48
Court Costs	\$0.00
Trustee Expenses & Compensation	\$146.52
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,256.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Activity Collection Services Inc	Unsecured	1,350.00	NA	NA	0.00	0.00
Armor Systems Co	Unsecured	450.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	450.00	NA	NA	0.00	0.00
Bally Total Fitness	Unsecured	525.00	NA	NA	0.00	0.00
Capital One Auto Finance,	Unsecured	6,200.00	NA	NA	0.00	0.00
Capital One Auto Finance,	Unsecured	0.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	98.00	295.97	295.97	0.00	0.00
Chase Card	Unsecured	1,500.00	NA	NA	0.00	0.00
Comcast	Unsecured	1,200.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	4,900.00	5,307.18	5,307.18	0.00	0.00
Cook County Government	Unsecured	0.00	NA	NA	0.00	0.00
Dsg Collect	Unsecured	353.00	NA	NA	0.00	0.00
Illinois Department of Revenue	Priority	0.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	529.00	588.20	588.20	0.00	0.00
Midamerica	Unsecured	231.00	NA	NA	0.00	0.00
RJM Acquisitions LLC	Unsecured	100.00	NA	NA	0.00	0.00
Salute	Unsecured	1,350.00	NA	NA	0.00	0.00
T-Mobile	Unsecured	425.00	NA	NA	0.00	0.00
Tribute/First Bank of Delaware	Unsecured	1,700.00	NA	NA	0.00	0.00
US Celluar	Unsecured	1,500.00	NA	NA	0.00	0.00
Wintrust Bank	Secured	6,814.00	6,827.37	6,827.37	0.00	0.00
Wintrust Bank	Secured	0.00	NA	NA	0.00	0.00
Wintrust Bank	Secured	0.00	NA	NA	0.00	0.00
Wintrust Bank	Secured	4,210.93	4,210.93	4,210.93	0.00	0.00
Wintrust Bank	Unsecured	1,027.68	1,027.68	1,027.68	0.00	0.00
Wintrust Bank	Secured	839.68	839.68	839.68	0.00	0.00
Wintrust Bank f/k/a North Shore Commur	Secured	59,460.62	57,600.90	59,460.62	0.00	0.00
Wintrust Bank f/k/a North Shore Commur	Secured	193,758.00	189,217.92	189,217.92	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$196,045.29	\$0.00	\$0.00
Mortgage Arrearage	\$64,511.23	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$260,556.52	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$7,219.03	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,256.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$3,256.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.